

2. Claims

Claims 1 – 4, 6 – 14, 16 – 19, and 21 – 27 have been examined and stand rejected under 35 U.S.C. §103(a) as unpatentable over U.S. Pat. No. 5,892,900 (“Ginter”). The rejections are traversed.

“To establish a *prima facie* case of obviousness, three basic criteria must be met. First, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. Second, there must be a reasonable expectation of success. Finally, the prior art reference (or references when combined) must teach or suggest all the claim limitations.” MPEP 2143.

The pending claims recite specific limitations. “All words in a claim must be considered in judging the patentability of that claim against the prior art.” MPEP 2143.03, *citing In re Wilson*, 424 F.2d 1398, 1385, 165 USPQ 494, 496 (CCPA 1970). The Office Action fails to identify where the specifically recited limitations are disclosed in the cited art, and therefore fails to establish a *prima facie* case under §103(a).

The statement in the Office Action that “Ginter refers to the transfer of digital items, and money in this context ... is merely one more digital item which may be transferred as part of a variety of transactions” is not supported by any disclosure of Ginter. Withdrawal of the rejections or specific citation of where the claim limitations are disclosed is requested. *See* 37 C.F.R. §1.104(c).